

REGENT CAPITAL CORPORATION

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 3632000	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$149	\$155	4.2%		
Loans	\$109	\$118	8.9%		
Construction & development	\$9	\$11	25.4%		
Closed-end 1-4 family residential	\$25	\$22	-10.9%		
Home equity	\$1	\$1	80.7%		
Credit card	\$0	\$0			
Other consumer	\$3	\$3	-0.1%		
Commercial & Industrial	\$24	\$31	31.1%		
Commercial real estate	\$33	\$35	5.5%		
Unused commitments	\$9	\$8	-14.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$10	\$7	-26.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$2	\$4	102.5%		
Cash & balances due	\$14	\$13	-13.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$132	\$138	4.5%		
Deposits	\$113	\$116	2.9%		
Total other borrowings	\$19	\$21	14.6%		
FHLB advances	\$19	\$16	-13.5%		
Equity					
Equity capital at quarter end	\$17	\$17	1.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.3%	8.8%	--		
Tier 1 risk based capital ratio	11.8%	12.0%	--		
Total risk based capital ratio	13.0%	13.2%	--		
Return on equity ¹	0.4%	2.6%	--		
Return on assets ¹	0.1%	0.3%	--		
Net interest margin ¹	4.3%	4.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	39.8%	49.6%	--		
Loss provision to net charge-offs (qtr)	414.1%	111.4%	--		
Net charge-offs to average loans and leases ¹	0.2%	0.6%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	9.6%	0.7%	0.0%	0.0%	--
Closed-end 1-4 family residential	2.6%	6.2%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.2%	0.9%	0.0%	0.0%	--
Commercial & Industrial	0.8%	1.2%	0.1%	0.6%	--
Commercial real estate	3.7%	2.4%	0.1%	0.1%	--
Total loans	3.1%	2.4%	0.1%	0.2%	--